

Information to identify the case:		
Debtor 1	<b>George Leroy Pettit II</b>	Social Security number or ITIN <b>xxx-xx-3150</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Paulette Jo Pettit</b>	Social Security number or ITIN <b>xxx-xx-3439</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>16-23407-GLT</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

George Leroy Pettit II

Paulette Jo Pettit  
fka Paulette Jo Johnson

11/10/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
George Leroy Pettit, II  
Paulette Jo Pettit  
Debtors

Case No. 16-23407-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 10, 2021

User: mgut  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ George Leroy Pettit, II, Paulette Jo Pettit, 1970 Jefferson Avenue, Washington, PA 15301-1507
14288361	+ Cap1/bstby, P.O. Box 6497, Sioux Falls, SD 57117-6497
14288368	+ Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
14296973	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 11 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2021 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 11 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2021 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Nov 11 2021 04:38:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14288362	EDI: CAPITALONE.COM	Nov 11 2021 04:38:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
15032962	+ EDI: AIS.COM	Nov 11 2021 04:38:00	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14317331	EDI: CAPITALONE.COM	Nov 11 2021 04:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14332163	+ Email/Text: bankruptcy@cavps.com	Nov 10 2021 23:40:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14288364	+ Email/Text: bankruptcy@clearviewfcu.org	Nov 10 2021 23:40:00	Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212
14288365	+ EDI: WFNNB.COM	Nov 11 2021 04:38:00	Comenity Bank/vctrsec, Po Box 182789, Columbus, OH 43218-2789
14288367	+ EDI: CITICORP.COM		

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14342100	EDI: Q3G.COM	Nov 11 2021 04:38:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
14288366	+ EDI: NAVIENTFKASMDOE.COM	Nov 11 2021 04:38:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14288363	EDI: JPMORGANCHASE	Nov 11 2021 04:38:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14347363	Email/PDF: resurgentbknotifications@resurgent.com	Nov 11 2021 04:38:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14745429	Email/PDF: resurgentbknotifications@resurgent.com	Nov 10 2021 23:51:33	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14288369	+ Email/Text: bk@lendingclub.com	Nov 10 2021 23:51:27	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14328992	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 10 2021 23:40:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
14331745	+ EDI: MID8.COM	Nov 10 2021 23:51:25	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14288370	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 11 2021 04:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14339140	EDI: NAVIENTFKASMSERV.COM	Nov 10 2021 23:51:31	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
14335300	Email/Text: Bankruptcy.Notices@pnc.com	Nov 11 2021 04:38:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14335696	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2021 23:39:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14288371	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2021 23:39:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14288372	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2021 23:40:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
14349442	EDI: PRA.COM	Nov 10 2021 23:40:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14320037	EDI: Q3G.COM	Nov 11 2021 04:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14289169	EDI: RECOVERYCORP.COM	Nov 11 2021 04:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14288373	+ EDI: CITICORP.COM	Nov 11 2021 04:38:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14288374	+ EDI: RMSC.COM	Nov 11 2021 04:38:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14288375	+ EDI: RMSC.COM	Nov 11 2021 04:38:00	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14288376	+ EDI: RMSC.COM	Nov 11 2021 04:38:00	Syncb/levin Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14288377	+ EDI: RMSC.COM	Nov 11 2021 04:38:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14288378	EDI: RMSC.COM	Nov 11 2021 04:38:00	Syncb/toysrusdc, Po Box 965005, Orlando, FL 32896-5005
14288379	+ EDI: CITICORP.COM	Nov 11 2021 04:38:00	Syncb/walmart, Po Box 965024, El Paso, TX 79998
		Nov 11 2021 04:38:00	Thd/cbna, Po Box 6497, Sioux Falls, SD

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14342252	EDI: CAPITALONE.COM	57117-6497
		Nov 11 2021 04:38:00
		WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14288380	+ EDI: CAPITALONE.COM	
		Nov 11 2021 04:38:00
		Worlds Foremost Bank / Cabellas, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A.
cr		PNC Bank, National Association
cr	*+	Capital One Bank (USA) N.A Cabelas Club Visa, By American Infosource as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
David Neeren	on behalf of Creditor PNC Bank N.A. dneeren@rasnj.com
David Neeren	on behalf of Creditor PNC Bank National Association dneeren@rasnj.com
David A. Rice	on behalf of Debtor George Leroy Pettit II ricelaw1@verizon.net, lowdenscott@gmail.com
David A. Rice	on behalf of Joint Debtor Paulette Jo Pettit ricelaw1@verizon.net lowdenscott@gmail.com
Maria Miksich	on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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Scott R. Lowden

on behalf of Joint Debtor Paulette Jo Pettit niclowlgl@comcast.net

Scott R. Lowden

on behalf of Debtor George Leroy Pettit II niclowlgl@comcast.net

TOTAL: 11